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What is claimed is:

1. A point managing method, using a computer for managing points, said points being provided to consumers by each service offerer when the consumers
5 use services offered by each service offerer, the points are exchangeable for a fixed value, comprising the steps of:

storing the number of accumulated points of each service offerer in a point storing means for each consumer; and

10 displaying the number of the accumulated points of a consumer for each service offerer as a list, which is stored in the point storing means.

2. The point managing method according to claim 1 further comprising the step of:

15 displaying an exchanging point input page on which the consumer can select service offerers whose points are to be exchanged for the value.

3. The point managing method according to claim 2 further comprising the steps of:

20 after service offerers whose points are to be exchanged are selected, summing up the accumulated points of each selected service offerer for the consumer under an appointed rate, and in accordance with the summed points, exchanging points for value; and

subtracting points of each selected service offerers, for the consumer, which were used for exchanging for the value, from the point storing means.

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4. The point managing method according to Claim 1, wherein the consumers optionally select a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

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5. The point managing method according to Claim 2, wherein the consumers optionally select a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

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6. The point managing method according to Claim 3, wherein the consumers optionally select a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

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7. A method for managing points earned by a consumer by using services offered by at least one service offerer, comprising:

storing points earned by said consumer in a point storing means;

said point storing means differentiating points earned by said consumer from each of said at least one service offerer, whereby, upon redemption, each of said at least one service offerer may accept only points earned by said consumer by using only their own service, or optionally, may accept combined points earned by said consumer from their own service and from said another service offerer.

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8. The method for managing points according to claim 7, further comprising:

5 displaying the number of the accumulated points of said consumer for each of said at least one service offerer as a list, said list being stored in said point storing means.

9. The method for managing points according to claim 8, further comprising:

10 displaying an exchanging point input page on which said consumer selects from said at least one service offerer whose points are to be exchanged for a value.

10. The method for managing points according to claim 9, further comprising:

15 after said at least one service offerer whose points are to be exchanged is selected, summing up the accumulated points of each selected service offerer for said consumer under an appointed rate, and, in accordance with the summed points, exchanging points for said value; and

20 subtracting points of each selected service offerer, for said consumer, which were used for exchanging for the value, from the point storing means.

11. The method for managing points according to claim 7, wherein said consumers optionally select a part of points provided by each of said at least one

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service offerer when said consumers select service offerers whose points are to be exchanged for the value.

5 12. The method for managing points according to claim 8, wherein said consumers optionally select a part of points provided by each of said at least one service offerer when said consumers select service offerers whose points are to be exchanged for the value.

10 13. The method for managing points according to claim 9, wherein said consumers optionally select a part of points provided by each of said at least one service offerer when said consumers select service offerers whose points are to be exchanged for the value.

15 14. The method for managing points according to claim 10, wherein said consumers optionally select a part of points provided by each of said at least one service offerer when said consumers select service offerers whose points are to be exchanged for the value.

20 15. A point managing system, comprising:
means for storing the number of accumulated points of each service offerer in a point storing means for each consumer; and
means for displaying the number of the accumulated points of a consumer for each service offerer as a list, which is stored in the point storing means.

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16. The point managing system according to claim 15, further comprising:

means for displaying an exchanging point input page on which the consumer can select service offerers whose points are to be exchanged for the value.

17. The point managing system according to claim 16, further comprising:

means for exchanging points for value and subtracting points of each selected service offerers, for the consumer, which were used for exchanging for the value, from the point storing means.

18. The point managing system according to claim 15, further comprising:

means for selecting a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

19. The point managing system according to claim 16, further comprising:

means for selecting a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

20. The point managing system according to claim 17, further

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comprising:

means for selecting a part of points provided by each service offerer when the consumers select service offerers whose points are to be exchanged for the value.

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